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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/888,470	06/25/2001	Prabhakar Gopalan	AUS920010555US1	3831

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EXAMINER

AKINTOLA, OLABODE

ART UNIT	PAPER NUMBER
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3691

MAIL DATE	DELIVERY MODE
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02/11/2008

PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No. 09/888,470	Applicant(s) GOPALAN, PRABHAKAR	
	Examiner Olabode Akintola	Art Unit 3691	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 20 November 2007.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1,3-9,11-14 and 16 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1,3-9,11-14 and 16 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claims 1, 3-9, 11-14 and 16 are rejected under 35 U.S.C. 103(a) as being unpatentable over Hill (USPN 6236981) (Hill) in view of Shub et al (USPN 6807530).

Re claims 1, 9, 11, 12 and 14: Hill teaches a method and corresponding system for remotely completing a financial transaction using a centralized personal database comprising: providing access for a user to the centralized personal database (*payment server*) only when a user inputs a basic number and a primary number (col. 8, lines 49-54: *username and password*); providing access for a merchant to the centralized personal database only when the merchant inputs the a wallet number (col. 3, lines 9-28; col. 12, lines 59-64: *merchant ID, authorization token, wallet ID, Payment token*); responsive to receipt of the basic number, the primary number and an account data from the user, creating a wallet number for an electronic wallet (col. 8, lines 49-54: *username, password and payment details*); providing a wallet number to the merchant for financial transaction (col. 4, lines 2-9); and responsive to receipt of the wallet number and the financial transaction at the centralized personal database website, processing the financial

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transaction and transmitting a completed financial transaction to the merchant (col. 11, lines 19-35), wherein the wallet number is associated with either a credit card account or bank account (col. 8, lines 49-53).

Hill does not explicitly teach providing a primary number and wallet number to the merchant for financial transaction such that the merchant sends the primary number and the wallet number for accessing and processing the financial transaction.

Shub teaches a payment verification system that verifies payment to merchants for goods ordered by a customer. The verification comprises of issuing to a customer by a payment server, control numbers including a customer number and a transaction private number. The customer provides these numbers and the identity of the payment server to the merchant such that the merchant confirms the transaction using the said customer number and transaction private number (see at least col. 8, lines 31-48; col. 11, lines 42-60). Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to modify Hill to include a customer number with the wallet number for financial processing as taught by Shrub. One would have been motivated to do so in order to make the transaction more secure and provide customer anonymity.

Re claims 3 and 16: Hill teaches a wallet number generation program in the centralized personal data base program (col. 2, lines 1-40; col. 4, lines 2-19 and 30-36; col. 5, lines 33-36; col. 6, lines 21-26; col. 7, line 64-67; col. col. 8, lines 26-31 and 44-54; col. 9, lines 64-67; col. 12, lines 49-62; Figures).

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Re claim 4: Hill teaches a user data base in the server computer with a plurality of account data to implement the payment transaction (col. 2, lines 1-40; col. 4, lines 2-19 and 30-36; col. 5, lines 33-36; col. 6, lines 21-26; col. 7, line 64-67; col. col. 8, lines 26-31 and 44-54; col. 9, lines 64-67; col. 12, lines 49-62; Figures).

Re claim 5: Hill teaches a display of the primary number and the wallet number (col. 2, lines 1-40; col. 4, lines 2-19 and 30-36; col. 5, lines 33-36; col. 6, lines 21-26; col. 7, line 64-67; col. col. 8, lines 26-31 and 44-54; col. 9, lines 64-67; col. 12, lines 49-62; Figures).

Re claim 6: Hill teaches a display of the wallet number and an account number (col. 2, lines 1-40; col. 4, lines 2-19 and 30-36; col. 5, lines 33-36; col. 6, lines 21-26; col. 7, line 64-67; col. col. 8, lines 26-31 and 44-54; col. 9, lines 64-67; col. 12, lines 49-62; Figures).

Re claim 7: Hill teaches a wallet set up program in the centralized personal data base program (col. 2, lines 1-40; col. 4, lines 2-19 and 30-36; col. 5, lines 33-36; col. 6, lines 21-26; col. 7, line 64-67; col. col. 8, lines 26-31 and 44-54; col. 9, lines 64-67; col. 12, lines 49-62; Figures).

Re claims 8 and 13: Hill teaches a display of the wallet number, an account number and a limit on an account (col. 2, lines 1-40; col. 4, lines 2-19 and 30-36; col. 5, lines 33-36; col. 6, lines 21-26; col. 7, line 64-67; col. col. 8, lines 26-31 and 44-54; col. 9, lines 64-67; col. 12, lines 49-62; Figures).

Response to Arguments

Applicant's arguments with respect to claims have been considered but are moot in view of the new ground(s) of rejection.

Conclusion

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

Fisher (USPN 6957199) teaches a method and system for conducting authenticated business transactions.

Copella et al. (USPN 4852165) teaches a secure system for providing personal identifier (col. 5, lines 25-28)

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Olabode Akintola whose telephone number is 571-272-3629.

The examiner can normally be reached on M-F 8:30AM -5:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander Kalinowski can be reached on 571-272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

OA

/Hani M. Kazimi/
Primary Examiner, Art Unit 3691